

Information to identify the case:

Debtor 1	<u>Dawn Althouse</u>	Social Security number or ITIN	xxx-xx-7703
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-11058-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dawn Althouse

4/26/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Dawn Althouse
 Debtor

Case No. 19-11058-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 17

Date Rcvd: Apr 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2019.

db +Dawn Althouse, 133 Haven Court, Sewell, NJ 08080-3003
 517974281 +Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
 517974285 #+PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
 517974286 +Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230-3180
 517983885 +Quicken Loans, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Apr 27 2019 03:03:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 26 2019 23:10:12 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 26 2019 23:10:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/Text: bankruptcy@huntington.com Apr 26 2019 23:10:09 The Huntington National Bank,
 PO Box 89424, Cleveland, OH 44101-6424
 517974277 +EDI: AMEREXPR.COM Apr 27 2019 03:03:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537
 517974278 EDI: BANKAMER.COM Apr 27 2019 03:03:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998
 517974279 +EDI: CAPITALONE.COM Apr 27 2019 03:03:00 Capital One Bank Usa N, Po Box 30281,
 Salt Lake City, UT 84130-0281
 517974280 +EDI: CHASE.COM Apr 27 2019 03:03:00 Chase Card, P.O. Box 15298,
 Wilmington, DE 19850-5298
 517974282 +EDI: DISCOVER.COM Apr 27 2019 03:03:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 517974283 +EDI: TSYS2.COM Apr 27 2019 03:03:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 517974284 +E-mail/Text: bankruptcy@huntington.com Apr 26 2019 23:10:09 Huntington National Ba,
 7 Easton Oval, Columbus, OH 43219-6060
 517974287 +E-mail/Text: bankruptcyteam@quickenloans.com Apr 26 2019 23:10:19 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2019 at the address(es) listed below:

Joseph Marchand jdmarchand@comcast.net, jdmarchand@comcast.net;jmarchand@ecf.axosfs.com
 Joseph J. Rogers on behalf of Debtor Dawn Althouse jjresq@comcast.net, jjrogers0507@gmail.com
 Kevin Gordon McDonald on behalf of Creditor QUICKEN LOANS INC. kmcdonald@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4